

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS

New Jersey

Catholic Charities, Diocese of Metuchen

Bridgewater, NJ

\$8,688

Catholic Charities Diocese of Metuchen has been providing housing counseling since 1988. It is a multi-service, faith-based agency providing a wide range of human services to children, adolescents and adults. The agency focuses on services to the poor and needy immigrants of Somerset County, but will provide service to anyone in need. Catholic Charities has over 100 programs, including Housing Counseling. The Housing Counseling Program includes: budget counseling; rental and home ownership counseling and preparation; credit counseling and repair; negotiation with creditors; landlord counseling; development of repayment plans; pre-purchase counseling to clients interested in being approved for a mortgage; delinquency, default, and foreclosure counseling to prevent homelessness and forestall eviction or foreclosure; and reverse mortgage counseling for seniors. In addition, to Housing Counseling services the agency provides shelter, mental health and substance abuse counseling, foster care and adoption, childcare and after school and basic material needs services. Catholic Charities purpose is to translate the concerns of all people of good will for the poor, the needy and the vulnerable into relevant, accessible, effective and professional social service programming.

Jersey Counseling & Housing Development, Inc.

Camden, NJ

\$13,905

Jersey Counseling & Housing Development, Inc. has been a HUD-certified housing counseling agency since 1970. As a nonprofit comprehensive housing counseling service provider in Southern New Jersey, JCHD has a proven record of meeting the housing counseling needs of low and moderate-income residents of the City of Camden, Camden County, Burlington and Gloucester counties, Gloucester Township, and other neighboring communities. JCHD has extended its services to residents of Mercer, Ocean, Atlantic, Cape May, Cumberland and Salem counties. JCHD's programs include: Homeownership, Homebuyer Outreach, Mortgage Delinquency and Default, Consumer Education, Rental Counseling, Energy Conservation, Home Equity Conservation Counseling, and Loss Mitigation Counseling. The counseling services and job referral services are offered and provided to all persons participating in the agency's affordable housing programs. The agency also serves seniors, persons with disabilities and the homeless.

Monmouth Board of Chosen Freeholders

Freehold, NJ

\$14,485

On July 5, 1977 the Monmouth County (New Jersey) Board of Chosen Freeholders, in accordance with New Jersey Chapter 93, designated itself as the Monmouth County Public Housing Agency (MCPHA). The Freeholds designated certain housing related responsibilities and programs to Monmouth County Division of Social Services (MCDSS). Monmouth County Division of Social Services is the only County Welfare Agency in New Jersey that is also designated as a Public Housing Agency. The Monmouth County Division of Social Services (MCDSS), also known as the Monmouth County Board of Chosen Freeholders, has been a progressive County Welfare Agency for over 30 years. MCDSS has been a HUD-Certified Housing Counseling Agency since 1979. The services provided are: counseling for pre-purchase/pre-rental, including tenant's rights; mortgage default; post-occupancy; rental delinquency; HECM; energy conservation; displacement and fair housing. MCDSS administers the following Housing related programs: Housing Counseling, Emergency Home Repair and Barrier-Free Services (Title 3 & CDBG), Emergency Assistance (public assistance eligible), Temporary Rental Assistance (public assistance eligible) and Emergency Family Shelter Program (Food Stamp eligible). In the PHA programs MCDSS administers 2,200 slots including: Section 8 vouchers, Housing Opportunities for People with AIDS (HOPWA), Shelter Plus Care (AIDS), HOME Tenant-Based Program (Mentally III, Seniors), Mainstream (Disabled), Welfare to Work Housing Voucher Program, Family Self-Sufficiency and Homeownership Mortgage Subsidy Program.

New Jersey Citizen Action

Hackensack, NJ

\$15,064

The New Jersey Citizen Action, also known as Citizen Action Loan Counseling Service, was created in November 1993. Citizen Action operates 17 counseling offices throughout the state. All offices are located in urban centers are within close proximity to public transportation. Sixteen offices are accessible to the handicapped and arrangements can be made to counsel clients in alternative sites if accessibility is a problem. Home counseling to bedridden or disabled clients, and interpreters for Spanish and other languages. Citizen Action works very closely with many state, county, and local agencies. NJCA provides comprehensive loan counseling services to assist low and moderate-income families in New Jersey to obtain mortgages and home improvement loans. Its programs include: counseling, consumer education, community meetings, individual counseling, and loan referrals.

Affordable Homes of Millville Ecumenical (AHOME), Inc.

Millville, NJ

\$6,950

AHOME has been providing housing counseling for seven years and became a HUD-Certified Housing Counseling Agency in November 2000. AHOME provides services to the City of Millville (Cumberland County), although the program is open to anyone. The AHOME counseling program has a very strong focus on preparing families for the future, financially. Housing counseling and finance education are provided by AHOME in two ways: by providing personalized and comprehensive education one-on-one with each client, and by providing large group seminars on housing, finance, and asset building.

Clients are given extensive training on all issues related to rental and for-sale housing. AHOME's housing counseling/personal finance education program teaches clients how to make good decisions regarding ownership vs. rental and discriminatory practices in housing. AHOME's primary housing counselor is fluent in both Spanish and English, housing counseling training and marketing information is available in both Spanish and English. AHOME, is a Faith-Based organization. AHOME does not charge clients fees and provides the following Housing Counseling services: Pre-Occupancy, Home Buyer Education, Post-Purchase (Mortgage Default/Rental Del.), Post- Purchase/Occupancy (Maintenance/Money Mgmt.), Home Equity Conversion (Reverse Mortgage), Home Improvement/Rehabilitation, Displacement/Relocation and Marketing/Outreach.

Housing Coalition of Central New Jersey

New Brunswick, NJ

\$12,166

The Housing Coalition of Central Jersey was established in 1981, has been HUD-certified since 1991, is FNMA-approved, and is approved for the New Jersey Housing and Mortgage Agency (NJHMFA) programs. The areas it serves are Middlesex, Essex, Monmouth, Mercer, Hudson, Hunterdon, Morris, Ocean, Passaic, Sussex, and Warren Counties, and Franklin Township in Somerset County. The Housing Coalition offers specific services to assist those who are traditionally underserved in the housing market, i.e., lower income households, members of racial and ethnic minorities, persons with disabilities, female-headed households, and the elderly. The services include comprehensive counseling (fair housing and tenancy), permanent housing stabilization (housing location assistance, home-sharing, and reverse mortgage counseling), and the Housing Access Project (pre/post-purchase, default/delinquency, and budget/credit counseling). All of the programs include information and referral components on housing options and assistance including rental assistance, emergency financial services, shelters, "Mt. Laurel" housing, affordable (CRA) mortgages, rooming houses, and apartments. Coalition staff also provides community education to various groups and agencies throughout the service region.

St. James Community Development Corporation

Newark, NJ

\$13,905

St. James Community Development Corporation was founded in 1992 to serve as a major vehicle for rebuilding the neighborhoods along the lower Broadway Corridor of Newark's North Ward. St. James CDC was certified as a HUD Housing Counseling Agency in November 2000. St. James CDC provides housing counseling services to all residents in the greater Essex County, NJ area including, but not limited to, Newark (all five wards), East Orange, Orange, Irvington, Bellville, and Bloomfield. The current programs of St. James CDC are: Affordable Housing Development, Employment Initiative and Community Organizing and the Housing Resource Center, which includes Housing Counseling. The Housing Counseling Program consists of two major components: individual counseling and group education. Efforts focus on identifying potential first-time homebuyers, preparing them for the purchase process and assisting them as necessary to achieve their individual goals. In addition, the program educates

tenants and homeowners in the areas of landlord/tenant relations and the avoidance of delinquency, default and foreclosure.

Housing Authority of the City of Paterson

Paterson, NJ

\$5,790

The Housing Authority of the City of Paterson has been a HUD Approved Housing Counseling agency since June 2000. The Authority maintains units of public housing and Section 8 housing choice vouchers. The PHA's goal is to enable families who would not normally be able to afford their own home to become homeowners using the HUD Section 8 Homeownership Program. The Section 8 Homeownership Program of the Paterson Housing Authority (PHA) permits eligible participants in the Section 8 Housing Choice Voucher Program, including participants with a portable voucher, the option of purchasing a home with their Section 8 assistance rather than renting. Realizing the importance of its Homeownership Counseling Program, the Authority established close collaboration and partnership with community-based organizations. Together with the New Jersey Community Development Corporation (NJCDC), an application has been submitted to the New Jersey Department of Community Affairs for the establishment of an Individual Development Account Program. The Housing Authority maintains an active website (patersonhousingauthority.com) and a bi-monthly newsletter.

Somerset County Coalition on Affordable Housing

Somerville, NJ

\$21,440

Somerset County Coalition On Affordable Housing (SCCOAH) was founded in 1987, as a collaboration of housing advocates, social service providers, bankers, realtors, developers and other housing professionals. In February 1995, SCCOAH became a HUD-Certified Housing Counseling Agency. SCCOAH serves the entire County of Somerset. It also serves clients in other parts of New Jersey as the need for affordable housing increases. SCCOAH's Housing Resource Center is the only centralized source of affordable housing information in Somerset County, taking referrals from State and County agencies, local municipalities and organizations, as well as other counseling agencies. SCCOAH offers a wide range of services: The Housing Resource Center, first-time homebuyers seminars, "Step by Step" counseling program, "First Home Club," reverse mortgage counseling, default mortgage counseling, post-purchase counseling, "Fair Share" rental/purchase counseling, "Rental Realities" program, and "Credit When Credit is Due" program. In addition, to the services above SCCOAH provides an active referral service for special needs housing, a Senior Housing Directory and a Rental and Home Purchase Directory. The housing "Hot Line" and the SCCOAH web site allow clients to learn about the agency's programs.

O.C.E.A.N., Inc.

Toms River, NJ

\$8,688

O.C.E.A.N., Inc. has been a designated Community Action Agency for Ocean County's low to moderate-income residents, since 1966. The agency has been providing Housing

Counseling to Ocean County residents for (26) years. Housing counseling services include: Homeownership and Credit Counseling, Increasing homeownership education and opportunity for Minority and Special Needs populations, Default and Delinquency counseling and Renter Assistance counseling. O.C.E.A.N., Inc. offers a wide variety of programs in addition to Housing Counseling including Head Start, Home Energy Assistance, and Weatherizing. The goal of all O.C.E.A.N., Inc.'s programs is to have a positive impact on the growth and development of the individual and families who require their services, and the community as a whole.

New Jersey Housing and Mortgage Finance Agency

Trenton, NJ

\$22,036

The New Jersey Housing and Mortgage Finance Agency's programs are designed to help educate and make available home ownership and housing opportunities to New Jersey residents. The Agency promotes home ownership opportunities through counseling and outreach activities. These activities have helped those who want to improve their housing conditions and are interested in knowing the requirements of available mortgage programs. The Agency's housing fairs received a Simply the Best award from the HUD Newark Office. The Agency's counseling services provide home ownership education and counseling on a statewide basis for homeownership and pre-purchase, default/delinquency, loss mitigation and reverse mortgage (HECM) programs.